An **UNDERGRADUATE** student is pursuing a Bachelor's degree. Your undergraduate grade level is determined by the number units or credit hours you have earned as an undergraduate student.

Freshman: 0-30
Sophomore: 31-60
Junior: 61-90
Senior: 91 or more

A **GRADUATE** student is pursuing a Master's, Doctorate's, or other Professional degree and has usually completed an undergraduate Bachelor's degree. Your year in school does not impact your loan limits.